Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 1 of 52

B1 (Official	Form 1)(04		United	Statos	Ronk	runtor	Court	90 1 01				
						of Illino					Vo	luntary Petition
	Name of Debtor (if individual, enter Last, First, Middle):  Coleman, Caleb A.						of Joint De leman, P	ebtor (Spouse) P <b>erla</b>	) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four dig		Sec. or Indi	vidual-Taxp	ayer I.D. (	(ITIN)/Com	plete EIN	(if more	our digits o than one, state	all)	Individual-	Гахрауег I	D. (ITIN) No./Complete EIN
	ess of Debto ulton	or (No. and	Street, City,	and State)	):	ZIP Code	Street 42 Wa		Joint Debtor	(No. and St	reet, City, a	and State):  ZIP Code
County of R	Residence or	of the Prin	cipal Place o	f Busines:		60085	Count	y of Reside	ence or of the	Principal Pl	ace of Busi	60085
Lake							Lal					
Mailing Add	dress of Deb	otor (if diffe	rent from str	eet addres	ss):		Mailir	ng Address	of Joint Debto	or (if differe	nt from str	eet address):
					_	ZIP Code						ZIP Code
Location of (if different	Principal A from street	ssets of Bus address abo	siness Debtorove):	:								I
Œ	• •	f Debtor	1			of Business			-	of Bankrup Petition is Fi		Under Which
(Form of Organization) (Check one box)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  (Check one to the least type of the labore of the labore entities, check this box and state type of entity below.)  (Check one to the labore the labore entity of the labore entities, check this box and state type of entity below.)			siness eal Estate as 101 (51B)	defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Ci of ☐ Ci of	hapter 15 F a Foreign hapter 15 F	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding			
Each country in which a foreign proceeding by, regarding, or against debtor is pending:			Tax-Exe (Check box tor is a tax-exer Title 26 of	mpt Entity a, if applicable tempt organiz the United St 1 Revenue Co	e) cation cates	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivio nal, family, or l	(Check nsumer debts, 101(8) as dual primarily	k one box)	Debts are primarily business debts.		
attach sig debtor is Form 3A.	g Fee attached e to be paid in med application unable to pay e waiver reque	n installments on for the cou fee except in	heck one box (applicable to urt's considerat n installments. able to chapter urt's considerat	individual ion certifyi Rule 10066 7 individu	ing that the (b). See Office als only). Mu	Check in the control of the control	Debtor is not if: Debtor's aggive less than all applicable A plan is bein Acceptances	a small busing regate nonco \$2,490,925 (each boxes: no filed with of the plan w	debtor as defin ness debtor as d ntingent liquida amount subject this petition.	lefined in 11 United debts (exo	C. § 101(51) J.S.C. § 101 Cluding debt on 4/01/16	
■ Debtor e	estimates that estimates that	nt funds will nt, after any	ation  I be available exempt prop for distribut	erty is ex	cluded and	administrati		es paid,		THIS	SPACE IS	FOR COURT USE ONLY
Estimated N  1- 49	Number of C 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Landscape Street Landscape Str	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main

Document Page 2 of 52

**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Coleman, Caleb A. Coleman, Perla (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Tom Karr March 12, 2015 Signature of Attorney for Debtor(s) (Date) Tom Karr 6243222 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

### **B1** (Official Form 1)(04/13)

**Voluntary Petition** 

(This page must be completed and filed in every case)

Name of Debtor(s):

Coleman, Caleb A. Coleman, Perla

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## X /s/ Caleb A. Coleman

Signature of Debtor Caleb A. Coleman

### X /s/ Perla Coleman

Signature of Joint Debtor Perla Coleman

Telephone Number (If not represented by attorney)

#### March 12, 2015

Date

### Signature of Attorney\*

### X /s/ Tom Karr

Signature of Attorney for Debtor(s)

#### Tom Karr 6243222

Printed Name of Attorney for Debtor(s)

### Tom Karr

Firm Name

130 N. Genesee St Waukegan, IL 60085

Address

Email: tomk@ksd-law.com

### 847-263-2234 Fax: 847-263-3054

Telephone Number

## March 12, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

<b>T</b> 7
X
Z3

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

## Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_			
٩	٧	v	•	
	١,	8		

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

# Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 4 of 52

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	Caleb A. Coleman Perla Coleman		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 5 of 52

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit coun	nseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for d	etermination by the court.]
'	109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of rea	alizing and making rational decisions with respect to
financial responsibilities.);	
1 / /	109(h)(4) as physically impaired to the extent of being
• • •	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Caleb A. Coleman
6	Caleb A. Coleman
Date: March 12, 2015	

# Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 6 of 52

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	Caleb A. Coleman Perla Coleman		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 7 of 52

3 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cou	inseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	letermination by the court.]
* * * * * * * * * * * * * * * * * *	§ 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of re	alizing and making rational decisions with respect to
financial responsibilities.);	
1 //	109(h)(4) as physically impaired to the extent of being
• `	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military c	combat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Perla Coleman
Ç	Perla Coleman
Date: March 12, 2015	i e

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 8 of 52

B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Caleb A. Coleman, Perla Coleman		Case No.	
		Debtors	Chapter	7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	13,205.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		8,177.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		56,704.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		57,523.35	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,367.21
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,365.00
Total Number of Sheets of ALL Schedu	ıles	24			
	To	otal Assets	13,205.00		
			Total Liabilities	122,404.35	

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 9 of 52

B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Caleb A. Coleman,		Case No.		
	Perla Coleman				
_		Debtors	Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	56,704.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	56,704.00

### State the following:

Average Income (from Schedule I, Line 12)	3,367.21
Average Expenses (from Schedule J, Line 22)	3,365.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	3,681.38

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		77.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	56,704.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		57,523.35
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		57,600.35

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 10 of 52

B6A (Official Form 6A) (12/07)

In re	Caleb A. Coleman,	Case No.
	Perla Coleman	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 11 of 52

B6B (Official Form 6B) (12/07)

In re	Caleb A. Coleman,	Case No.	
_	Perla Coleman		

Debtors

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	J	50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chase Checking Account	J	30.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Security Deposit	J	950.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Furniture	J	300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothes	J	75.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		

Sub-Total > 1,405.00 (Total of this page)

**<sup>2</sup>** continuation sheets attached to the Schedule of Personal Property

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 12 of 52

B6B (Official Form 6B) (12/07) - Cont.

In re	Caleb A. Coleman
	Perla Coleman

### Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > <b>0.00</b>
			(To	otal of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Page 13 of 52 Document

B6B (Official Form 6B) (12/07) - Cont.

In re	Caleb A. Coleman,
	Perla Coleman

Case No.
----------

### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	1998 170,0	GMC Suburban 00.00	J	2,500.00
		1990	Audi A6	J	1,200.00
			Honda Pilot 00 miles	J	8,100.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
				Sub-Tota	al > 11,800.00

(Total of this page)

Total >

13,205.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 14 of 52

B6C (Official Form 6C) (4/13)

In re	Caleb A. Coleman,	Case No
	Perla Coleman	

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds

\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Cash on Hand</u> Cash	735 ILCS 5/12-1001(b)	50.00	50.00
Checking, Savings, or Other Financial Account	nts, Certificates of Deposit 735 ILCS 5/12-1001(b)	30.00	30.00
Security Deposits with Utilities, Landlords, an Security Deposit	d <u>Others</u> 735 ILCS 5/12-1001(b)	950.00	950.00
Household Goods and Furnishings Furniture	735 ILCS 5/12-1001(b)	300.00	300.00
Wearing Apparel Clothes	735 ILCS 5/12-1001(a)	75.00	75.00
Automobiles, Trucks, Trailers, and Other Vehi 1998 GMC Suburban 170,000.00	<u>cles</u> 735 ILCS 5/12-1001(c)	2,500.00	2,500.00
1990 Audi A6	735 ILCS 5/12-1001(b)	1,200.00	1,200.00

Total: 5,105.00 5,105.00

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 15 of 52

B6D (Official Form 6D) (12/07)

In re	Caleb A. Coleman,
	Perla Coleman

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. xxxxxx3201	CODEBTOR	Hu H W J C	band, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN  Opened 7/01/13 Last Active 12/23/14	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Consumer Financial Svc 10431 Us Highway 19 Port Richey, FL 34668		w	2003 Honda Pilot		Б			
		igsqcup	Value \$ 8,100.00	Ш		Ц	8,177.00	77.00
Account No.			Value \$ Value \$	-				
Account No.								
			Value \$	Щ		Ц		
o continuation sheets attached		Subtotal (Total of this page) 8,177.00 77.						77.00
	Total (Report on Summary of Schedules) 77.00						77.00	

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Page 16 of 52 Document

B6E (Official Form 6E) (4/13)

In re	Caleb A. Coleman,	Case No.	
	Perla Coleman		

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 17 of 52

B6E (Official Form 6E) (4/13) - Cont.

In re	Caleb A. Coleman,	Case No.
	Perla Coleman	

# Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

							TYPE OF PRIORITY	7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED  AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLLQULDA	ISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No. XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		w	Opened 8/01/13 Last Active 1/31/15 Educational	Т	Ā T E D			0.00
Account No. xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx			Opened 7/01/09 Last Active 1/31/15 Educational				6,265.00	6,265.00
Wilkes Barre, PA 18773  Account No. xxxxxxxxxxxxxxxx0731		w	Opened 7/01/09 Last Active 1/31/15				5,494.00	5,494.00
Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773		w	Educational				3,688.00	3,688.00
Account No. XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		w	Opened 6/01/13 Last Active 1/31/15 Educational				3,500.00	3,500.00
Account No. xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	-	w	Opened 8/01/13 Last Active 1/31/15 Educational				3,500.00	0.00
Sheet <u>1</u> of <u>2</u> continuation sheets atta Schedule of Creditors Holding Unsecured Price				l ubi nis			22,447.00	0.00

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 18 of 52

B6E (Official Form 6E) (4/13) - Cont.

In re	Caleb A. Coleman,
	Perla Coleman

Case No.		

**Debtors** 

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR ONTINGENT N L L Q U L D A T E D S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER C (See instructions.) Account No. xxxxxxxxxxxxxxxxxxxxxx0825 Opened 8/01/14 Last Active 1/31/15 **Educational** Dept Of Ed/navient 0.00 Po Box 9635 Wilkes Barre, PA 18773 W 3,047.00 3,047.00 Account No. xxxxxxxxxxxxxxxxxxxx0731 Opened 7/01/09 Last Active 1/31/15 **Educational Dept Of Ed/navient** 0.00 Po Box 9635 Wilkes Barre, PA 18773 W 2,747.00 2,747.00 Opened 8/01/14 Last Active 1/31/15 Account No. xxxxxxxxxxxxxxxxxx0825 Educational Dept Of Ed/navient 0.00 Po Box 9635 Wilkes Barre, PA 18773 w 1,750.00 1,750.00 Account No. xxxxxxxxxxxxxxxxx0618 Opened 6/01/13 Last Active 1/31/15 Educational Dept Of Ed/navient 0.00 Po Box 9635 Wilkes Barre, PA 18773 W 230.00 230.00 Opened 12/01/10 Last Active 1/31/15 Account No. xxxxxxxxxxxx8581 Educational Us Dept Of Ed/glelsi 0.00 Po Box 7860 Madison, WI 53707 Н 26,483.00 26,483.00 Subtotal 0.00 Sheet **2** of **2** continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 34,257.00 34,257.00 Total 0.00 (Report on Summary of Schedules) 56,704.00 56,704.00 Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 19 of 52

B6F (Official Form 6F) (12/07)

In re	Caleb A. Coleman,		Case No.	
	Perla Coleman			
		Debtors	-,	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community		С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	D AIM E.	O Z F _ Z G E Z F	77-07-D4	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx2598			04 Lake County Circuit Court		T	D A T E D		
Arnoldharris 111 West Jackson B Chicago, IL 60604		н		-		D		
Account No. xxxx5801			04 Lake County Circuit Court					2,852.00
Arnoldharris 111 West Jackson B Chicago, IL 60604		Н						4.070.00
Account No. xxxx2640	4		04 Lake County Circuit Court		_			1,270.00
Arnoldharris 111 West Jackson B Chicago, IL 60604		н	64 Earle Goully Giroun Goull					
Account No. xxxx0471	4		04 Illinois Tollway Authority					1,076.00
Arnoldharris 111 West Jackson B Chicago, IL 60604		w	04 Illinois Tollway Authority					846.00
8 continuation sheets attached	•	•	(T	Su otal of the		otal oag		6,044.00

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Page 20 of 52 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Caleb A. Coleman,	Case No.
	Perla Coleman	

	Tc	ш.,	sband, Wife, Joint, or Community		· T i	J [	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			N   I -   S Q   U J   T	AMOUNT OF CLAIM
Account No. xxxx3236			04 Lake County Circuit Court	T	-   1   E	Γ   	
Arnoldharris 111 West Jackson B Chicago, IL 60604		н					596.00
Account No. xxxx3247	+		04 Lake County Circuit Court		+		330.00
Arnoldharris 111 West Jackson B Chicago, IL 60604		н					
							381.00
Account No. xxxx8160  Arnoldharris 111 West Jackson B Chicago, IL 60604		w	04 Illinois Tollway Authority				282.00
Account No. xxxxxxx8944	╁		10 Comed 26499		+		
Cci Contract Callers I Augusta, GA 30901		н					1,005.00
Account No. xxxxxx5262	+		10 Comed 26499	+	+	+	.,,555.00
Cci Contract Callers I Augusta, GA 30901		w					826.00
Sheet no1 of _8 sheets attached to Schedule of				Sul	hto:	 tal	
Creditors Holding Unsecured Nonpriority Claims			(Total o				3,090.00

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 21 of 52

B6F (Official Form 6F) (12/07) - Cont.

In re	Caleb A. Coleman,	Case No.
	Perla Coleman	

	_	126	should Wife Isiat or Community	1	1,,	Г	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	ОДЕВТО	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTING	LIQUI	SPUTE	AMOUNT OF CLAIM
(See instructions above.)  Account No. xxx163A	Ř		Opened 9/01/11 Collection Attorney Weckler Assoc Ltd	G E N T	D A T E D	D	
Certified Services Inc 1733 Washington St Ste 2 Waukegan, IL 60085		н					
							200.00
Account No. <b>xx3770</b>			Opened 1/01/13 Collection Attorney Lake Heart Specialists				
Certified Services Inc 1733 Washington St Ste 2 Waukegan, IL 60085		н					
							60.00
Account No. xxx770A			Opened 8/01/14 Collection Attorney Lake Heart Specialists				
Certified Services Inc 1733 Washington St Ste 2 Waukegan, IL 60085		Н					
A (N. 1999) 0000			One and 0/04/40				30.00
Account No. xxxx8996  Choice Recovery Po Box 20790 Columbus, OH 43220		Н	Opened 6/01/12 Collection Attorney Scheer Surgical				
							650.00
Account No. xxxx4657  Choice Recovery Po Box 20790 Columbus, OH 43220		Н	Opened 9/01/10 Collection Attorney Scheer Surgical				
							290.00
Sheet no. <b>_2</b> of <b>_8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			1,230.00

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 22 of 52

B6F (Official Form 6F) (12/07) - Cont.

In re	Caleb A. Coleman,	Case No.
	Perla Coleman	

			about Mile Lint or Opposite	1.	1		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L I Q	IF	AMOUNT OF CLAIM
Account No. xxxxxx3201			Opened 12/12/14 Last Active 1/01/15	T	T E D		
Con Fin Svc 300 South Green Bay Rd Waukegan, IL 60085		J	Household Goods Secured				2,215.00
Account No. xxxxxx3401			Opened 6/01/12 Last Active 9/19/12	+	┝	-	,
Con Fin Svc 300 South Green Bay Rd Waukegan, IL 60085		w	Household Goods And Other Collateral Auto				0.00
Account No. xxxxxx1201			Opened 10/01/12 Last Active 10/31/12				
Consumer Financial Svc 10431 Us Highway 19 Port Richey, FL 34668		W	Household Goods And Other Collateral Auto				3,353.00
Account No. xxxxxx6862			Comcast	+			3,000.00
Crd Prt Asso Attn: Bankruptcy Po Box 802068 Dallas, TX 75380		w					294.00
Account No. xxx5475	$\vdash$		Med1 02 Vista Medical Center East	+	H	_	
Credit Cntrl 5757 Phantom Dr. Hazelwood, MO 63042		Н					
							22,933.00
Sheet no. <b>3</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			28,795.00

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 23 of 52

B6F (Official Form 6F) (12/07) - Cont.

In re	Caleb A. Coleman,	Case No.
	Perla Coleman	

	С	ш	shand Wife laint or Community	i	_	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.	м	CONFLNGEN	N L I Q I	I S P U F II	AMOUNT OF CLAIM
Account No. xxxx6915			Med1 02 Vista Medical Center East		Т	T E D		
Credit Cntrl 5757 Phantom Dr. Hazelwood, MO 63042		н		-		D		4,179.00
Account No. xxx4696	-		Med1 02 Vista Medical Center East					-,
Credit Cntrl 5757 Phantom Dr. Hazelwood, MO 63042		н						2,806.00
Account No. xxxx8386	╁		Med1 02 Vista Medical Center East					
Credit Cntrl 5757 Phantom Dr. Hazelwood, MO 63042		н						1,938.00
Account No. xxxx0894			Med1 02 Vista Medical Center West					1,000.00
Credit Cntrl 5757 Phantom Dr. Hazelwood, MO 63042		Н						1,134.00
Account No. xxx4643	╁		Med1 02 Vista Medical Center East					1,10-1.00
Credit Cntrl 5757 Phantom Dr. Hazelwood, MO 63042		Н						4 044 00
								1,041.00
Sheet no. <u>4</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tot	Su al of th		ota pag		11,098.00

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 24 of 52

B6F (Official Form 6F) (12/07) - Cont.

In re	Caleb A. Coleman,	Case No.
	Perla Coleman	

	С	Hus	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBHOR	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CORFLEGER	NL - QU - DATE	I S P U T	AMOUNT OF CLAIM
Account No. xxxx8183			Med1 02 Vista Medical Center East	٦т	T E D		
Credit Cntrl 5757 Phantom Dr. Hazelwood, MO 63042		н			D		178.00
Account No. xxxx4154			Opened 11/01/13	-			170.00
Credit Management Lp 4200 International Pkwy Carrollton, TX 75007		w	Factoring Company Account Us Cellular				
							471.00
Account No. xx1037  Credit Management, L.P. 4200 International Parkway Carrollton, TX 75007-1912		J	2014 PhoneBill				471.35
Account No. xxxx8130	$\vdash$		11 Comcast Chicago Seconds 1000				
Credit Mgmt 4200 International Pkwy Carrollton, TX 75007		w					294.00
Account No. xxxxx3717	$\vdash$		Opened 9/01/14 Collection Attorney Comcast Cable				
Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256		w	Communications				
							839.00
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			2,253.35

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 25 of 52

B6F (Official Form 6F) (12/07) - Cont.

In re	Caleb A. Coleman,	Case No.
	Perla Coleman	

	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	エミっし	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CORFLEGER	N		AMOUNT OF CLAIM
Account No. xxxx0214			Opened 12/01/13	Т	T E D		
Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256		н	Collection Attorney Tmobile				400.00
Account No. xxxxxx1800	┢		Opened 4/01/13				
Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606		н	Collection Attorney North Chicago Fire Department				933.00
Account No. xxxxxx0478	H		Opened 3/01/11				300.00
Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606		Н	Collection Attorney North Chicago Fire Department				590.00
Account No. xxxxxx1194	t		Opened 2/01/11				
Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606		Н	Collection Attorney North Chicago Fire Department				
Account No. www.F200	-		Opened 42/04/00				390.00
Account No. xxxx5290  National Recovery Agen 2491 Paxton St Harrisburg, PA 17111		Н	Opened 12/01/09 Collection Attorney Capital Management Ventures				55.00
Sheet no. 6 of 8 sheets attached to Schedule of				Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				2,368.00

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 26 of 52

B6F (Official Form 6F) (12/07) - Cont.

In re	Caleb A. Coleman,	Case No.
	Perla Coleman	

CREDITOR'S NAME	С	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		NL I QU I DATE	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxx7048			2014	Т	T E D		
Northwestern Medical Group 26609 Network Place Chicago, IL 60673-1266		J	Medical Bill				1,400.00
Account No. xxxxxxxxxxxx6047	╁		Fifth Third Bank				,
Ntl Acct Srv 1246 University Av Saint Paul, MN 55104		н					320.00
Account No. xxxxxxx0443	╁		Opened 10/21/14 Last Active 11/19/14				
Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		w	Agriculture				300.00
Account No. xx0499	┪		Opened 4/01/14	$\dagger$			
Receivables Management Po Box 44414 Eden Prairie, MN 55344		Н	Collection Attorney Rmg				55.00
Account No. xxxx3564	╁		Opened 6/01/14	+			33.00
Southwest Credit Syste 4120 International Parkway Suite 1100 Carrollton, TX 75007		н	Collection Attorney Comcast				518.00
Sheet no. 7 of 8 sheets attached to Schedule of				Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				2,593.00

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Page 27 of 52 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Caleb A. Coleman,	Case No.	
	Perla Coleman		

		_					
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1 - 1	UNLIQUIDA	SPUTED	AMOUNT OF CLAIM
Account No. xxxx8738			Opened 2/01/14	T	A T E D		
Unique National Collec 119 E Maple St Jeffersonville, IN 47130		Н	Collection Attorney Waukegan Public Library		D		52.00
Account No.	┢			$\vdash$			
Account No.							
Account No.	┢			$\vdash$			
Account No.	ł						
Account No.	1						
Sheet no. <b>8</b> of <b>8</b> sheets attached to Schedule of				Subt	tota	1	50.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	e)	52.00
			(Report on Summary of So		ota lule		57,523.35

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 28 of 52

B6G (Official Form 6G) (12/07)

In re	Caleb A. Coleman,	Case No
	Parla Coloman	

Debtors

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 29 of 52

B6H (Official Form 6H) (12/07)

In re Caleb A. Coleman, Case No		Perla Coleman	
	In re	Caleb A. Coleman,	Case No

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 30 of 52

Eill	in this information to identify your a								
	in this information to identify your cotor 1  Caleb A. Co								
	otor 2 Perla Colem	an							
	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	T OF ILLINOIS						
	se number 						ed filing ent shov	ving post-petitior e following date:	n chapter
<u>O</u> 1	fficial Form B 6I					MM / DD/	YYYY		
S	chedule I: Your Inc	ome							12/13
spoi	plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  t1: Describe Employment	ır spouse is not filing wi	th you, do not incl	ude infor	matio	on about your sp	ouse. If	more space is I	needed,
١.	information.		Debtor 1			Debtor	2 or non	n-filing spouse	
	If you have more than one job, attach a separate page with	Employment status	<ul><li>☐ Employed</li><li>■ Not employed</li></ul>			■ Emp	•		
	information about additional employers.	Occupation	■ Not employed			□ Not e			
	Include part-time, seasonal, or	Employer's name				Dental Expres			
	self-employed work.					Lxpres	з спір	iyillelit	
	Occupation may include student or homemaker, if it applies.	Employer's address				2037 N Wauke		Bay Rd. 60087	
		How long employed the	here?			<u>-</u>	l montl	h	
Par	Give Details About Mor	nthly Income							
spou	mate monthly income as of the duse unless you are separated.		_					•	
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the informati	on for all	emplo	yers for that pers	on on the	e lines below. If y	you need
						For Debtor 1		Debtor 2 or filing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	\$	2,481.38	
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.00	+\$ _	0.00	
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	0.00	\$	2,481.38	

## Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 31 of 52

Caleb A. Coleman

Debtor 1

Perla Coleman Debtor 2 Case number (if known) For Debtor 1 For Debtor 2 or non-filing spouse 0.00 Copy line 4 here 2.481.38 List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 5a. 0.00 314.17 5b. Mandatory contributions for retirement plans 5b. \$ 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. \$ 0.00 \$ 0.00 Required repayments of retirement fund loans 5d. 5d. 0.00 0.00 5e Insurance \$ 5e \$ 0.00 0.00 5f. **Domestic support obligations** 5f. 0.00 0.00 5g. **Union dues** 5g. 0.00 0.00 Other deductions. Specify: 5h.+ 0.00 0.00 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 0.00 314.17 Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 0.00 \$ 2,167.21 List all other income regularly received: 8. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 0.00 8a. 0.00 8b. Interest and dividends 8b. 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 0.00 8d. Unemployment compensation 8d. 0.00 0.00 **Social Security** 8e. 8e. 0.00 0.00 Other government assistance that you regularly receive 8f. Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 1.200.00 8f. Specify: food stamps 0.00 8g. Pension or retirement income 8g. 0.00 0.00 Other monthly income. Specify: 8h.+ \$ 0.00 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8q+8h. 9. 1.200.00 0.00 10. Calculate monthly income. Add line 7 + line 9. 1,200.00 \$ 3,367.21 10. 2,167.21 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 3,367.21 12 applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

# Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 32 of 52

Fill	in this informa	ition to identify yo	our case:					
	otor 1					Cha	eck if this is:	
Den	noi i	Caleb A. Col	eman				An amended filing	
	otor 2	Perla Colem	an				A supplement show 13 expenses as of	wing post-petition chapter
(Spo	ouse, if filing)						13 expenses as of	the following date.
Unit	ted States Bankr	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	se number nown)						A separate filing fo 2 maintains a sepa	r Debtor 2 because Debtor rate household
O.	fficial Fo	rm B 6J						
		J: Your	_ Exper	ises				12/13
Be info	as complete ormation. If m	and accurate as	s possible. eded, atta	If two married people and the control of the contro				
Par		ribe Your House	hold					
1.	Is this a joir							
	□ No. Go to	s Debtor 2 live	in a senar	ate household?				
	■ N	0	·					
				earate Schedule J.				
2.	•	e dependents?	□ No					
	Do not list D Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state				Daughter		2	□ No
	dependents'	names.			Daugittei			■ Yes □ No
					Daughter		5	■ Yes
								□ No
					Daughter		5	Yes
					San		7	□ No
					Son			■ Yes □ No
					Daughter		9	■ Yes
							_	□ No
					Daughter		10	■ Yes
								□ No
					Daughter		13	■ Yes
3.	expenses o	penses include f people other t d your depende	han $_{m \Box}$	No Yes				
Par	rt 2: Estim	ate Your Ongoi	na Monthi	v Expenses				
Est	timate your ex	cpenses as of year date after the	our bankrı	uptcy filing date unless y y is filed. If this is a supp				
Inc	luda avnansa	s naid for with	non-cash	government assistance i	f you know			
the		h assistance an		sluded it on Schedule I:			Your exp	enses
4.		or home owners		ses for your residence. I r lot.	nclude first mortgage	4.	\$	950.00
	If not include	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
						14.	*	0.00

Official Form B 6J Schedule J: Your Expenses page 1

# Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 33 of 52

Debtor 1 Debtor 2	Caleb A. Coleman Perla Coleman	Case number (if known)	
4b.	Property, homeowner's, or renter's insurance	4b. \$	0.00
4c.	Home maintenance, repair, and upkeep expenses	4c. \$	35.00
4d.	Homeowner's association or condominium dues	4d. \$	0.00
5. <b>Add</b>	itional mortgage payments for your residence, such as home equity loans	5. \$	0.00

# Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 34 of 52

Debtor Debtor			Case num	ber (if known)	
	1 0.14 0016		2 4 5 0 1 1 d 1 1 1	()	-
	tilities:				
6a		eat, natural gas	6a.		195.00
6b		r, garbage collection	6b.	·	0.00
60	•	cell phone, Internet, satellite, and cable services	6c.	·	160.00
60		•	6d.	·	0.00
		eeping supplies	7.	\$	1,250.00
		Idren's education costs	8.	\$	300.00
		, and dry cleaning	9.	\$	85.00
	•	ducts and services	10.	\$	75.00
	edical and denta	•	11.	\$	0.00
		clude gas, maintenance, bus or train fare.	12.	\$	150.00
	o not include car			·	
		ubs, recreation, newspapers, magazines, and books	13.	·	0.00
		outions and religious donations	14.	\$	0.00
	surance.	rance deducted from your pay or included in lines 4 or 20.			
	5a. Life insuranc	, , ,	15a.	\$	0.00
	5b. Health insura		15b.		0.00
	c. Vehicle insu		15c.	·	65.00
	5d. Other insura		15d.	·	0.00
		ude taxes deducted from your pay or included in lines 4 or 20.			0.00
	pecify:	ade taxes deducted from your pay or included in lines 4 of 26.	16.	\$	0.00
	stallment or leas	se payments:		· —	0.00
17	a. Car paymen	ts for Vehicle 1	17a.	\$	0.00
17	b. Car paymen	ts for Vehicle 2	17b.	\$	0.00
17	c. Other. Speci	fy:	17c.	\$	0.00
17	d. Other. Speci	fy:	17d.	\$	0.00
18. <b>Y</b> c	our payments of	alimony, maintenance, and support that you did not report	as		
		ur pay on line 5, Schedule I, Your Income (Official Form 6I).	18.		100.00
19. <b>O</b> 1	ther payments y	ou make to support others who do not live with you.		\$	0.00
	oecify:		19.		
		y expenses not included in lines 4 or 5 of this form or on Sc			
	a. Mortgages o	• • •	20a.		0.00
	b. Real estate t		20b.		0.00
	1 7	meowner's, or renter's insurance	20c.		0.00
		e, repair, and upkeep expenses	20d.	· <del></del>	0.00
		s association or condominium dues	20e.	·	0.00
21. <b>O</b> 1	ther: Specify:		21.	+\$	0.00
22. <b>Y</b> c	our monthly exp	enses. Add lines 4 through 21.	22.	\$	3,365.00
		nonthly expenses.			
		onthly net income.		<u> </u>	_
	•	(your combined monthly income) from Schedule I.	23a.	\$	3,367.21
		onthly expenses from line 22 above.	23b.		3,365.00
23	3c. Subtract you	r monthly expenses from your monthly income.		l <u>.</u>	
		your monthly net income.	23c.	\$	2.21
- · -					
		increase or decrease in your expenses within the year after			ages or decrease because of a
		expect to finish paying for your car loan within the year or do you expect yons of your mortgage?	our mongage (	payment to incre	case of decrease because of a
	No.				
	Yes.				
	kplain:				

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 35 of 52

B6 Declaration (Official Form 6 - Declaration). (12/07)

Date

Date

# United States Bankruptcy Court Northern District of Illinois

In re	Caleb A. Coleman Perla Coleman		Case No.		
	i cha coloman	Debtor(s)	Chapter	7	

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

		ad the foregoing summary and schedules, consisting of _y knowledge, information, and belief.	_26_
March 12, 2015	Signature	/s/ Caleb A. Coleman Caleb A. Coleman Debtor	
March 12, 2015	Signature	/s/ Perla Coleman	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Perla Coleman Joint Debtor Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 36 of 52

B7 (Official Form 7) (04/13)

## United States Bankruptcy Court Northern District of Illinois

In re	Caleb A. Coleman Perla Coleman		Case No.	
		Debtor(s)	Chapter	7

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$11,336.00	Husband 2014 1040
\$15,367.00	Wife 2014 1040
\$12,704.00	Huband 2013 1040
\$16,471.00	Wife 1040 2013

#### Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 37 of 52

B7 (Official Form 7) (04/13)

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF

AMOUNT PAID OR VALUE OF

AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

PAYMENTS/ **TRANSFERS** 

**OWING TRANSFERS** 

None c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING** 

## 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

 $<sup>^</sup>st$  Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 38 of 52

B7 (Official Form 7) (04/13)

3

## 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
1,250.00

Tom Karr 1328 W. 18th St. Chicago, IL 60608 Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 39 of 52

B7 (Official Form 7) (04/13)

1

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

## Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 40 of 52

B7 (Official Form 7) (04/13)

5

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS OF DATE OF ENVIRONMENTAL GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### Entered 03/12/15 13:17:44 Desc Main Case 15-08802 Doc 1 Filed 03/12/15 Document Page 41 of 52

B7 (Official Form 7) (04/13)

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six **vears** immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS

**ENDING DATES** 

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**ADDRESS NAME** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS**  DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 42 of 52

B7 (Official Form 7) (04/13)

7

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b List t

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT,

RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 43 of 52

B7 (Official Form 7) (04/13)

8

### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	March 12, 2015	Signature	/s/ Caleb A. Coleman	
			Caleb A. Coleman	
			Debtor	
Date	March 12, 2015	Signature	/s/ Perla Coleman	
			Perla Coleman	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 44 of 52

B8 (Form 8) (12/08)

## **United States Bankruptcy Court** Northern District of Illinois

In re	Caleb A. Coleman Perla Coleman		Case No.	Case No.	
			Debtor(s)	Chapter	7
PART	CHAPTER 7  A - Debts secured by propert property of the estate. Attac		must be fully com		
Proper	ty No. 1	n uuunuunun puges n me			
	tor's Name: ımer Financial Svc		Describe Proper 2003 Honda Pilo	rty Securing Debt ot	:
Proper	ty will be (check one):				
-	Surrendered	☐ Retained			
	ining the property, I intend to (change in Redeem the property Reaffirm the debt Other. Explain		oid lien using 11 U	J.S.C. § 522(f)).	
-	ty is (check one): Claimed as Exempt		☐ Not claimed a	s exempt	
	<b>B</b> - Personal property subject to additional pages if necessary.)	unexpired leases. (All three	ee columns of Part I	3 must be complete	ed for each unexpired lease.
Proper	ty No. 1				
Lessor's Name: -NONE-		Describe Leased P	Describe Leased Property:		e Assumed pursuant to 11 (p)(2):
person Date	re under penalty of perjury tha al property subject to an unexp March 12, 2015 March 12, 2015	pired lease.	/s/ Caleb A. Coleman Debtor /s/ Perla Coleman Perla Coleman	man n	estate securing a debt and/or
			Joint Debtor		

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 45 of 52

## **United States Bankruptcy Court** Northern District of Illinois

In re	Caleb A. Coleman Perla Coleman		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMP	ENSATION OF ATTOI	RNEY FOR DE	EBTOR(S)	
p	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2 paid to me within one year before the filing of the peti behalf of the debtor(s) in contemplation of or in conne	2016(b), I certify that I am the atto tion in bankruptcy, or agreed to b	orney for the above-ne paid to me, for serv	amed debtor and that compensation	
	For legal services, I have agreed to accept		\$ <u></u>	1,250.00	
	Prior to the filing of this statement I have receive	d	\$	1,250.00	
	Balance Due		\$	0.00	
2. T	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. T	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. <b>I</b>	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
[	☐ I have agreed to share the above-disclosed competed copy of the agreement, together with a list of the results.				
5. I	n return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
b c	Analysis of the debtor's financial situation, and ren Preparation and filing of any petition, schedules, st Representation of the debtor at the meeting of cred [Other provisions as needed]  Negotiations with secured creditors to reaffirmation agreements and applicate	atement of affairs and plan which itors and confirmation hearing, at preduce to market value; excions as needed; preparation	n may be required; and any adjourned hea	rings thereof;	
6. E	522(f)(2)(A) for avoidance of liens on has agreement with the debtor(s), the above-disclosed Representation of the debtors in any cany other adversary proceeding.	fee does not include the following	g service: cial lien avoidanc	es, relief from stay actions or	
		CERTIFICATION			
	certify that the foregoing is a complete statement of ankruptcy proceeding.	any agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in	
Dated	: March 12, 2015	/s/ Tom Karr Tom Karr 624322 Tom Karr			
		130 N. Genesee S Waukegan, IL 600 847-263-2234 Fa tomk@ksd-law.c	085 x: 847-263-3054		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

# Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 47 of 52

Form B 201A, Notice to Consumer Debtor(s)

Page 2

#### Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 48 of 52

B 201B (Form 201B) (12/09)

## **United States Bankruptcy Court** Northern District of Illinois

In re	Caleb A. Coleman Perla Coleman		Case No.	
		Debtor(s)	Chapter	7
		OF NOTICE TO CON (b) OF THE BANKRI		(S)
Code.	I (We), the debtor(s), affirm that I (we) have	Certification of Debtor erceived and read the attack		by § 342(b) of the Bankruptcy
	A. Coleman Coleman	X /s/ Caleb	A. Coleman	March 12, 2015
Printed	d Name(s) of Debtor(s)	Signature	of Debtor	Date
Case N	No. (if known)	X /s/ Perla	Coleman	March 12, 2015
		Signature	of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 15-08802 Doc 1 Filed 03/12/15 Entered 03/12/15 13:17:44 Desc Main Document Page 49 of 52

## United States Bankruptcy Court Northern District of Illinois

In re	Caleb A. Coleman		Case No.	
mie	Perla Coleman	Debtor(s)	Chapter Chapter	7
	VE	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of 0	Creditors:	22
	The above-named Debtor(s) (our) knowledge.	) hereby verifies that the list of credito	ors is true and	correct to the best of my
Date:	March 12, 2015	/s/ Caleb A. Coleman		
		Signature of Debtor		
Date:	March 12, 2015	/s/ Perla Coleman		
		Perla Coleman Signature of Debtor		

Arnoldharris 111 West Jackson B Chicago, IL 60604

Cci Contract Callers I Augusta, GA 30901

Certified Services Inc 1733 Washington St Ste 2 Waukegan, IL 60085

Choice Recovery Po Box 20790 Columbus, OH 43220

Con Fin Svc 300 South Green Bay Rd Waukegan, IL 60085

Consumer Financial Svc 10431 Us Highway 19 Port Richey, FL 34668

Crd Prt Asso Attn: Bankruptcy Po Box 802068 Dallas, TX 75380

Credit Cntrl 5757 Phantom Dr. Hazelwood, MO 63042

Credit Management Lp 4200 International Pkwy Carrollton, TX 75007

Credit Management, L.P. 4200 International Parkway Carrollton, TX 75007-1912

Credit Mgmt 4200 International Pkwy Carrollton, TX 75007 Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256

Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606

National Recovery Agen 2491 Paxton St Harrisburg, PA 17111

Northwestern Medical Group 26609 Network Place Chicago, IL 60673-1266

Ntl Acct Srv 1246 University Av Saint Paul, MN 55104

Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

Receivables Management Po Box 44414 Eden Prairie, MN 55344

Southwest Credit Syste 4120 International Parkway Suite 1100 Carrollton, TX 75007

Unique National Collec 119 E Maple St Jeffersonville, IN 47130 Us Dept Of Ed/glelsi Po Box 7860 Madison, WI 53707